

**Information to identify the case:**

Debtor 1	<u>Vincent Scopellite</u>	Social Security number or ITIN	xxx-xx-2194
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Susan Scopellite</u>	Social Security number or ITIN	xxx-xx-8237
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-13346-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent Scopellite

Susan Scopellite

5/9/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Vincent Scopellite  
 Susan Scopellite  
 Debtors

Case No. 16-13346-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: May 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2019.

db/jdb	+Vincent Scopellite, Susan Scopellite, 2 Homestead Drive, Matawan, NJ 07747-9706
cr	+Ford Motor Credit Company, LLC, servicer for CAB E, P.O. Box 62180, Colorado Springs, CO 80962-2180
cr	+WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516250942	+Bank of America, N.A., PROBER & RAPHAEL, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207
516017626	+Bby/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516017627	+Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
516030830	+First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002
516017631	+Fnb Omaha, P.O. Box 3412, Omaha, NE 68197-0001
516017634	+Toyota Motor Credit, PO Box 10538, Atlanta, GA 30310-0538
516213298	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usan.j.njbankr@usdoj.gov May 09 2019 23:53:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 09 2019 23:53:57 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516260687	+EDI: BANKAMER.COM May 10 2019 04:14:00 Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785
516017628	EDI: CAPITALONE.COM May 10 2019 04:14:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516109920	EDI: CAPITALONE.COM May 10 2019 04:14:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516017629	+EDI: CHASE.COM May 10 2019 04:14:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
516017630	+EDI: CITICORP.COM May 10 2019 04:14:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516042329	EDI: FORD.COM May 10 2019 04:13:00 Ford Motor Credit Co., LLC, POB 62180, Colorado Springs, CO 80962-4400
516037348	EDI: FORD.COM May 10 2019 04:13:00 Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
516017633	+EDI: FORD.COM May 10 2019 04:13:00 Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
516104867	EDI: RMSC.COM May 10 2019 04:14:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516017635	+EDI: CITICORP.COM May 10 2019 04:14:00 Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
516017636	EDI: WFFC.COM May 10 2019 04:14:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
516269870	EDI: WFFC.COM May 10 2019 04:14:00 WELLS FARGO BANK, N.A., WELLS FARGO BANK, N.A., Default Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
516199912	EDI: ECAST.COM May 10 2019 04:14:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516017632 Ford Motor Credit

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 25

Date Rcvd: May 09, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC, servicer for CAB  
EAST LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Robert Manchel on behalf of Debtor Vincent Scopellite manchellaw@yahoo.com  
Robert Manchel on behalf of Joint Debtor Susan Scopellite manchellaw@yahoo.com

TOTAL: 8